

EXHIBIT NO. 12
DATE 3-23-11
FILE NO. HB 334

March 22, 2011

In regards to: HB-334

Senate Business, Labor, and Economic Affairs Committee

Dear Senate Business, Labor, and Economic Affairs Committee,

This letter states my opposition to HB-334. I am a Police Officer for the City of Billings and have been so for the last 22 years. I have the unfortunate experience of being severely injured while performing my duties as a Police Officer and then ultimately having a Workers Compensation claim. September 19, 1992 I was working a patrol beat in Billings and was assigned to night shift. At about 0145 A.M. I was dispatched to a hold up alarm at a local Convenience store. While en-route, I was struck in the drivers door of my patrol car by a drunk driver. The driver had been in another crash, had shut his headlights off, and was running from that when he ran a red light and struck me. I was running with my emergency lights on through a green light. The drives estimated speed at time of impact was in excess of 50 MPH as later determined by accident reconstructionists. The impact critically injured me. I was cut out of the wreckage and rushed to Deaconess Hospital. Once there, doctors started the process of saving my life.. They found that I had multiple facial and skull fractures, my jaw was broken, most of my ribs were broken. The side impact ruptured my diaphragm, punctured both lungs, pushed most of my guts into my chest cavity and perforated a great deal of them. My spleen was ruptured and I had lacerations to my liver. Secondary to the life threatening injuries were broken bones and damage to my back, neck, pelvis, leg and arm. The first surgery was just to try and save my life and lasted over 12 hours. Numerous surgeries were done in the upcoming weeks to repair all the other injuries after I had stabilized. I was hospitalized for several months. After I was released, I still required constant care and rehabilitation and have continued with follow up care since.

This crash was covered by workers comp since it happened while I was working. The city is covered by Montana Municipal Insurance Authority, and frankly most of my experiences have been bad. Their initial cost associated with this crash was over \$300,000.00. I have damage that will resort in life long medical care. The prescriptions I will take for the rest of my life are over \$200.00 each month. I have conservatively had over \$200,000.00 in medical claims after the first 5 years, these are not wage claims, and these are for surgeries and medical related expenses only. You do not do that much damage to your body and survive with out maintenance. I am 47 years old now and know there are more surgeries in my future as a result of this crash.

To MMIA I am just an expensive claim number that they would like to get rid of. They would have gladly settled this claim for a few thousand dollars. I did not; I chose **"life time medical coverage"** instead with no wage loss claim. I felt that was much more important than having a few thousand dollar "carrot". I believed that lifetime medical meant just that, life time medical. I gave up re-training benefits as well for life time medical benefits. I don't know how I would support my family if I was responsible for these.

I work in a profession where there is great risk of being injured. I work to protect the public and enforce laws that you create. This is expected of me. I also have an expectation that you will protect me in a different way. I need to know that when I am running into something that you are running away from, I don't have to worry if you will protect me later. This job is a noble profession and I love doing it. It is getting harder and harder to find men and women who will apply to be emergency service workers because of the risk. Please don't make it harder to find people who are willing to take the risk to protect you. Please do not take our security away and abandon those who risk so much for you. Please do not pass HB_334.